



First Program Year Action Plan

The CPMP First Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted:	Applicant Identifier:	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
City of Bloomington		IN180246 BLOOMINGTON	
401 N. Morton		70711239	
P.O. Box 100		City of Bloomington	
Bloomington	Indiana	Housing and Neighborhood Development	
47402	Country U.S.A.	Division	
Employer Identification Number (EIN):		Monroe	
35-6000954		6/1	
Applicant Type:		Specify Other Type if necessary:	
Local Government: City		Specify Other Type	
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities, etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles: <i>Physical Improvement Projects</i> <i>Social Service Programs</i> <i>Administration</i>		Description of Areas Affected by CDBG Project(s): <i>city-wide</i>	
\$CDBG Grant Amount: \$960,058.00	\$Additional HUD Grant(s) Leveraged: 0	Describe	
\$Additional Federal Funds Leveraged: 0		\$Additional State Funds Leveraged: 0	
\$Locally Leveraged Funds: 0		\$Grantee Funds Leveraged: 0	
\$Anticipated Program Income: \$60,000		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s): 0			
Home Investment Partnerships Program		14.239 HOME	
Home Project Titles: <i>Homeownership Programs</i> <i>Rental Programs</i> <i>TBRA</i>		Describe Areas Affected by HOME Project(s): <i>city-wide</i>	

CHDO Administration			
\$Home Grant Amount: \$711,942.00	\$Additional HUD Grant(s) Leveraged: 0	Describe	
\$Additional Federal Funds Leveraged: 0		\$Additional State Funds Leveraged: 0	
\$Locally Leveraged Funds: 0		\$Grantee Funds Leveraged: 0	
\$Anticipated Program Income: \$60,000		Other (Describe)	
Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of: 4, 9		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts: same	Project Districts: same		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review
Person to be contacted regarding this application			
Susie		Johnson	
Executive Director	812-349-3401	812-349-3582	
johnsons@bloomington.in.gov	www.bloomington.in.gov/hand	Lisa Abbott, Assistant Director	
Signature of Authorized Representative		Date Signed	

Narrative Responses

General

Executive Summary

I. What is the Annual Action Plan?

The City of Bloomington is an entitlement community selected by the U.S. Department of Housing and Urban Development and receives an annual allocation of HOME Investment Partnership Program and Community Development Block Grant funds. The Housing and Neighborhood Development Department is the administering agency for these funds. Each year, funds are set aside to meet program goals outlined in the Consolidated Plan 2005-2010. The Annual Action Plan outlines these goals and funds.

II. The Allocation Process.

Community Development Block Grant funds are allocated through the Citizen Advisory Council process. The Citizen Advisory Council membership includes two City Council members, two Redevelopment Commission members, four Community and Family Resources Commission members, and up to eighteen members appointed by the Mayor. This council reviews the applications for physical improvement projects and social service programs. The recommendations of the council are presented to the Redevelopment Commission for approval, then to the Mayor, and finally to the City Council. Approved allocations are awarded funding for the following fiscal year which begins June 1.

HOME funds are for housing projects only and applications are accepted year-round by the HAND Staff. Fifteen percent of HOME funds are set-aside for Community Housing Development Organizations such as South Central Community Action Program, Inc. and Bloomington Restorations, Inc.

III. Funding for First Program Year Action Plan

Community Development Block Grant Allocations	Amount of Funds
Physical Improvement Projects:	
Abilities Unlimited HMAL	\$68,500
BHA – Air Conditioning	\$104,000
CBH – Recovery House	\$55,000
Middle Way House – Facility Renovation	\$21,000
HAND – Housing Services	\$100,537
Stone Belt – Facility Improvement	\$80,000
City of Bloomington – Broadview Neighborhood Initiatives	\$125,000
City of Bloomington – Target Area Infrastructure	\$70,000
Social Services Programs:	
Amethyst House – Men’s Program	\$7,680
Big Brothers/Big Sisters – One-to-One	\$20,750
Community Kitchen of Monroe County	\$22,600
Hoosier Hills Food Bank	\$14,718
Martha’s House Emergency Shelter	\$19,450
Middle Way House Emergency Shelter	\$21,400
Monroe County United Ministries – Childcare	\$20,650
Mother Hubbard’s Cupboard	\$16,760

HOME Investment Partnership Program	Amount
New Construction Single/Multi Units	\$109,942
CHDO Set-aside	\$107,000
Owner-Occupied Rehabilitation	\$100,000
Purchase-Rehabilitation	\$75,000
Rockport Road Property Infrastructure	\$200,000
Acquisition	\$120,000

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investment geographically within the jurisdiction (or within the EMSA or HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

Program Year 1 Action Plan General Questions response:

The Bloomington jurisdiction includes all areas within the corporate boundaries of the city. The Department makes support available for all income eligible individuals and families within the jurisdiction. Recently completed “neighborhood plans,” or area strategic plans produced through our department have recognized neighborhoods with targeted needs. We also have areas with long-established needs such as the Upper West Side Revitalization Area, near our Public Housing Authority. Housing opportunities through purchase rehabilitation and acquisition rehabilitation are designed to promote income diversity within the community.

In areas that have been identified geographically in the Consolidated Plan, the Upper West Side, Near West Side, Prospect Hill, McDoel and Broadview, rehabilitation and appropriate new infill is a priority, because of the proportion of aging and substandard housing identified in the neighborhood plans. In McDoel, for instance, the percent of rental property has increased over the last thirty years. Today, these under-maintained properties are likely to come on the market as conversions to owner occupancy, but they require substantial repair and upgrades to be attractive and habitable. Because of the recent boom (2002-2004) in apartment construction, many older rentals will be less viable and could be opportunities for homeownership with appropriate subsidy.

The area known as Broadview, the subject of a neighborhood plan, as well as the Upper West Side, provide opportunities for infill new construction projects and require comprehensive infrastructure upgrades. Public amenities such as sewers, sidewalks, storm water drainage and in some cases, paved streets are priorities for these areas, based upon the analysis in the neighborhood plans.

Bloomington's most apparent obstacle is the cost of housing. Bloomington continues to suffer from comparatively low wages compromised further by challenging housing costs. At \$24,414, per capita income is a full 21.7% below the national average, and shockingly, local per capita incomes are \$4,000 per year below the state average. Meanwhile, 48.2% of the population spends more than 35% of their gross income on rent and the median house at \$126,000 would require approximately \$41,580 in income to purchase using current assumptions of term of mortgage, insurance, taxes, etc (see *Housing Market Analysis*). Affordable housing continues to be among the city's highest priorities.

A serious impediment to the revitalization of the Upper West Side, one of our geographically targeted areas, is suspicion and documentation of environmental hazards. Since the 1970's, the City of Bloomington has attempted to identify areas near Westinghouse where industrial dumping took place. Sites in close proximity to these scavenge areas are difficult to build upon with federal money. Perhaps the key to assisting this underserved need is to find a predictable way to deal with the redevelopment of Brownfield sites.

Another continuing concern among social service providers is the lack of dependable income for operating costs. A major obstacle expressed in the SCAN (Service Community Needs Assessment 2003) report, is the amount of time taken away from clients that is now needed to fund raise. Grant sources continue to dry up. Particularly in regard to emergency housing and food provision, the struggle to maintain current levels is challenging. In the face of constant reductions in funding and sources, other budget concessions are made. Frequently, providers must be assisted with building renovation, accessibility issues and other physical needs, that are not part of their direct mission.

In order to meet these needs, HAND's project will include the following:

- Assist in the creation or rehabilitation of affordable housing units for individuals and families at or below 80% area median income.
- Provide assistance to disabled individuals to remain in their homes.
- Provide funding for the creation of a Neighborhood Park in a low-income neighborhood.
- Provide financial assistance for the renovation of units at the Public Housing Authority.
- Provide assistance to improve public facilities for developmentally handicapped individuals and their families, those suffering from mental health problems, or victims of domestic violence.
- Provide funding for operating costs for social service programs designed to help citizens meet their basic needs, food and shelter.
- Provide funding for operating costs for social service programs designed to help at-risk populations such as youth, domestic violence victims, or substance abusers.

Managing the Process (91.200(b))

1. Identify the lead agency or entity, and agency responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 1 Action Plan Managing the Process response:

The Housing and Neighborhood Development Department (HAND) is the lead agency in creating the Consolidated Plan and the Annual Action Plan and has principal responsibility for the administration of the CDBG and HOME programs within the city's jurisdiction. The stated mission of the Housing and Neighborhood Development Department (HAND) is "to enhance the quality of life for Bloomington residents by developing programs, services, and partnerships with public and private organizations to preserve community character, promote affordable housing and encourage neighborhood vitality." The department is divided into housing and neighborhood divisions. The neighborhood development program oversees enforcement of the municipal code, rental occupancy, and provides forums for the empowerment of neighborhood-based associations.

HAND's housing division oversees the disbursement of federal funding (CDBG, HOME) to direct recipients through in-house programming. HAND also oversees funding to Community Housing Development Organizations (CHDO's), for-profit and non-profit developers, and social service agencies. HAND provides technical assistance to recipients of CDBG and HOME funds, coordinates development activities with other city departments and implements projects approved in the annual action plan. The Department directs the following activities for the City of Bloomington.

- Assesses unmet needs for affordable housing production
- Establishes policy priorities for making investments in affordable housing and neighborhood development in the City of Bloomington
- Creates a coordinated delivery system for using the technical and financial resources- including HOME and Community Development Block Grant (CDBG) funds to meet the needs of low and moderate income residents.

The Annual Action Plan is developed through several means; the Citizen Advisory Council process and HAND assessments. The Citizen Advisory Council process is described below. HAND assessments include using the Consolidated Plan, the Service Community Needs Assessment (SCAN), and other current needs assessments to determine what should be accomplished to meet the community's ever changing needs.

Citizen Participation (91.200 (b))

1. Provide a summary of citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

Program Year 1 Action Plan Citizen Participation response:

The Housing and Neighborhood Development Department conducted a series of outreach efforts from late January, 2004 to January 2005, to develop a comprehensive plan to evaluate public opinion regarding the adequacy of current social service provisions and the disbursement of federal funding for the Consolidated Plan. Formats included Focus Groups on global topics such as homelessness and homeownership, Key Informant interviews regarding specific issues such as the elderly and substance abuse. Over 100 people participated in the interviews. Two written surveys were distributed, one for agencies and another for direct recipients. (See Consolidated Plan 2005-2010 for details.) This outreach was conducted to recently that it was also used in the development of the Annual Action Plan.

On an annual basis, prior to the submission of the Annual Action Plan, HAND convenes the Citizen Advisory Council to review Community Development Block Grant (CDBG) applications. This council is made up of members from the City Council, Redevelopment Commission, Community and Family Resources Commission, and community members appointed by the Mayor. Half of the council reviews applications for physical improvement projects and the other half reviews applications for funding of social service programs. The calendar for this application process was as follows:

Date	Activity
August 9, 2004	Applications available.
August 17, 2004	CDBG Informational Meeting (for applicants unfamiliar with the CDBG process).
October 1, 2004	Letter of Intent due.
October 5 <i>or</i> October 13, 2004	Mandatory applicant training on the CDBG application, CDBG requirements, and the Consolidated Plan.
October 26, 2004	Citizen Advisory Council (CAC) organizational meeting (training regarding CDBG requirements and consolidated plan are completed at this meeting).
November 19, 2004	Applications due.
December 8, 2004	Citizen Advisory Council meeting to pick up applications, review scoring system, and discuss calendar.

January 4 or 6, 2005	Public Hearing for the applicants. Physical Improvements on the 4 th , Social Services on the 6 th . These meetings are advertised and broadcasted on Cable Access Television.
January 11 or 13, 2005	Allocation recommendations meeting. Physical Improvements on the 11 th , Social Services on the 13 th .
February 7, 2005	CAC recommendations presented to the Redevelopment Commission for approval. (Public meeting.)
February, 2005	Recommendations approved by the Redevelopment Commission sent to the Mayor for approval.
March 2, 2005	Recommendations approved by the Mayor sent to the City Council for final action. (Public meeting which is televised on Cable Access Television.)
June, 2005	Start of fiscal year.

Institutional Structure (91.215(i))

1. Describe actions that will take place during the next year to develop institutional structure.

Response:

The Annual Action Plan will be carried out by the Housing and Neighborhood Development (HAND) staff, with the assistance of its boards and commissions. HAND currently has 19 staff members and experiences a very low turn-over of employees. The seven staff members primarily responsible for administering CDBG and HOME have 65 years of combined experience with these programs. The newest member has been in her capacity for only one year; however, she worked in Redevelopment at the inception of CDBG in the mid-70's. HAND works to continually improve the knowledge of the department staff members by attending appropriate training sessions whenever possible.

The HAND Staff work very closely with a number of Board and Commissions with responsibilities for different aspects of HAND's work. The Board and Commissions are as follows: Redevelopment Commission, Citizen Advisory Council, Board of Housing Quality Appeals, Historic Preservation Commission and the Housing Trust Fund Advisory Board. Detailed descriptions of these Boards and Commissions can be found in the Consolidated Plan 2005-2010.

HAND also works with a variety of organizations in order to carry out its tasks under the Consolidated Plan and the Annual Action Plan. Those organizations include, but are not limited to, the following: Bloomington Housing Authority, Bloomington Restorations, Inc., Bloomington Urban Enterprise Association, Habitat for Humanity of Monroe County, Housing Solutions, Inc., Martha's House, Inc., Middle Way House, Inc. and the South Central Community Action Program, Inc.

Procedures developed by HAND staff are in place to meet a variety of requirements and conditions to operation. The City of Bloomington's Controller's Office and Legal

Departments oversee various aspects of HAND's mission to ensure compliance with the variety of local, state and federal statues that govern HAND's actions.

Monitoring (91.230)

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 1 Action Plan Monitoring response:

It is the goal of the Housing and Neighborhood Development Department to ensure that all programs and projects comply with the applicable regulations and standards governing the actions of the department.

Community Development Block Grant

Physical improvement projects are monitored as follows:

1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information regarding design of project, cost of project, and beneficiaries.
2. Successfully funded applications are required to sign a funding agreement outlining all of the requirements, regulations and standards.
3. A program manager from HAND will do site inspections periodically throughout the project.
4. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
5. Davis-Bacon and affirmative action monitoring is completed by the contract compliance officer who is a staff attorney in the City of Bloomington Legal Department.
6. The HAND program manager will receive copies of all reports from the Monroe County Building Department, City of Bloomington Planning Department, and/or City of Bloomington Fire Department for compliance with all state, city and county regulations. If any other inspections are required or completed, a copy of that report must also be supplied to the program manager.
7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

Social service programs are monitored as follows:

1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information about the program funded and the beneficiaries.
2. Successfully funded applications are required to sign a funding agreement outlining all of the requirements, regulations and standards.

3. A program manager from HAND will receive and review all claims for payment. Claims for payment must include beneficiary information.
4. The HAND program manager will monitor for compliance prior to the end of the fiscal year. If needed, monitoring may occur at more regular intervals.

There are two categories of HOME projects; HOME projects administered by HAND and HOME projects administered by CHDOs, Non-Profits, or For-Profit entities. HOME projects administered by HAND are monitored as follows:

1. HAND operates a number of housing projects that are funded by HOME. Each client is required to fill out an application to determine eligibility. Each application is processed by the HAND program manager/loan officer to determine income and residency eligibility and project feasibility.
2. The HAND program manager/construction project manager will inspect each project to determine project costs and requirements.
3. Upon approval of a project, funding agreements and/or mortgages are signed by applicant outlining terms and conditions of funds.
4. The HAND program manager/construction project manager will monitor the progress of the project, ensuring compliance with all building codes and HAND construction standards.
5. Claims for payment are reviewed and approved by the program manager/construction project manager monitoring the project.
6. A final inspection at the completion of the project must be completed prior to the final payment. This inspection also includes obtaining the certificate of occupancy from the Building Department.

HOME projects administered by CHDO's, non-profits or for-profit entities are monitored as follows:

1. Applications for funding must include specific details about the project, costs and beneficiaries.
2. Successfully funded applications are required to sign a funding agreement, mortgage and/or covenants outlining all of the requirements, regulations and standards.
3. A program manager from HAND will do site inspections periodically throughout the project.
4. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
5. Davis-Bacon and affirmative action monitoring, if applicable, is completed by the contract compliance officer who is a staff attorney in the City of Bloomington Legal Department.
6. The HAND program manager will receive copies of all reports from the Monroe County Building Department, City of Bloomington Planning Department, and/or City of Bloomington Fire Department for compliance with all city and county regulations. If any other inspections are required or completed, a copy of that report must also be supplied to the program manager.

7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

HOME rental projects are monitored as follows:

1. Each project is monitored as described above; however, on an annual basis each project is monitored for beneficiary compliance.
2. Documentation is provided to the program manager to ensure compliance with the funding agreement/mortgage/covenants. This documentation shows the number of assisted units, income level of residents, utility allowances, and units receiving Section 8 or units receiving TBRA, if applicable.
3. Program manager will contact tenants to verify information provided.
4. Physical inspections of HOME units are handled through HAND's comprehensive rental inspection program. Those inspections verify the physical condition of each unit and insure that they are in compliance with HOME standards and the City's Housing and Property Maintenance Code.

Tenant Based Rental Assistance projects are monitored as follows:

1. TBRA projects are governed according to their funding agreements.
2. On an annual basis, the HAND program manager meets with the administrator of each TBRA program. The administrator provides the program manager with information program policy and procedures, outreach, participant selection, unit information (including lead-based paint visual and HQS inspections), tenant income documentation, tenant leases, and, if applicable information regarding required self-sufficiency programming.
3. The HAND program manager meets with the tenants to verify information.
4. Claims for payment must be approved by the HAND program manager and must include applicable documentation.

Lead-Based Paint (91.215 (g))

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families.

Program Year 1 Action Plan Lead-Based Paint response:

HAND's Risk Assessment Program

The City of Bloomington Housing and Neighborhood Development Department (HAND) has six (6) licensed risk assessors to do lead risk assessments for HAND's housing rehabilitation programs. Since 2001, HAND has conducted 61 risk assessments. Of those risk assessments, 52 showed unacceptable lead levels with the highest lead level of

dust wipe being 79,460/ μ g/ft², paint chip being 42.74%, soil being 7,585.7 ppm. Ten of those assessments were for families with children.

Risk assessment steps include:

- Scheduling an interview. Interview questions include:
 - Locations where children play, sleep and eat.
 - Location where toys are stored.
 - EBLL testing results, if any.
 - Any visible evidence of chewed paint?
 - Entrances most frequently used.
 - Windows most frequently opened.
 - Locations of any window air conditions.
 - Do any members engage in gardening? If so, where?
 - Are you planning any landscaping activities? If so, where?
 - How often is the household cleaned?
 - What cleaning methods to you use?
 - Any recent completed remodeling or renovation? If so, where?
 - Was any building debris stored in the yard?
 - Are you planning any remodels or renovations?
 - Do any household members work in a lead-related industry? If so, where?
 - Where any work clothes stored and cleaned?
 - Have there been previous lead-based paint evaluations?
 - Have there been previous lead hazard control activities?
- Determine location of dust swipes (approximately 12 – 14 swipes/project).
- Retrieve paint chip samples from exterior of house and trim.
- Collect composite soil samples. If play area, separate sample from play area.
- Provide owner with an extensive written report of test results.
- Each household receives instruction on how to inspect for interim control failure and how to remedy the situation.

Requiring lead risk assessments on each house that HAND rehabilitates will ensure that the number of lead-safe housing for low to moderate income individuals and families will increase. To reach out beyond HAND rehabilitation programs, HAND applied for and received a grant from the Indiana State Department of Health to determine if accepted work practices and cleaning methods are successful over time. Under this grant, 80 homes will receive visual assessments and literature on safe work practices and cleaning methods. Twenty homes will receive risk assessments, attend a seminar on safe work practices and cleaning methods, and be tracked for six months to determine if those practices are being adhered to and if they are successful in minimizing the amount of lead to which families are exposed. Income eligible families will be referred to HAND's rehabilitation programs. Results from this study will not be available until October, 2005. HAND will use the information generated from the study to increase the number of lead-safe housing in our community.

Lead Poisoning Prevention and Screenings

The Monroe County Lead-Safe Coalition is made up of members from Bloomington Hospital, the City of Bloomington, Head Start, Legal Services, Monroe County Health Department, Monroe/Owen Medical Society, South Central Community Action Program and Women, Infant and Children's Program. The Monroe County Lead-Safe Coalition provides education to interested individuals and groups about lead poisoning. Local testing is available through local pediatricians, WIC or Bloomington Hospital's Community Health Services Walk-in Clinic. Home inspections are available through the Monroe County Lead-Safe Coalition or through the grant funded study currently available through the City of Bloomington Housing and Neighborhood Development Department.

Housing

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

Objective 1: Create opportunity for affordable homeownership.

Activity	Units
Provide subsidy and construction loans to for-profit and non-profit developers for the construction and/or rehabilitation of affordable owner-occupied homes.	4
Acquire appropriate available properties for the rehab	1
Provide homeowners direct assistance to purchase and rehabilitate existing homes through HAND's Purchase-Rehab program.	3
Provide homeowners direct assistance to purchase homes through HAND's Down Payment and Closing Cost Assistance program.	10
Provide support and assistance to potential first time homebuyers through HAND's Homebuyer's Club	60

Objective 2: Encourage neighborhood stabilization.

Provide rehabilitation and historic renovation assistance to existing eligible homeowners.	5
Provide rental inspections to maintain the integrity of rental properties. (General fund)	7,395
Provide existing homeowners with assistance to make emergency home repairs that threaten the health and safety of the occupant or the integrity of the structure.	40
Provide infrastructure assistance (sidewalks, street improvements, water/sewer)	3,000 linear feet
Provide neighborhood assistance through the Neighborhood Improvement Grant or the Small & Simple Grant. (General fund)	3
Provide neighborhoods with neighborhood clean-up grants. (General fund)	2

Need of Public Housing (91.210 (b))

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as “troubled” by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 1 Action Plan Public Housing Strategy response:

The Bloomington Housing Authority’s mission is to “administer public funds using available resources in a manner which will allow the BHA to offer a variety of affordable housing opportunities and supportive services that foster stability and self sufficiency through creative partnerships while servicing our customers with the highest level of professionalism and respect.” HAND is one of the BHA’s partners in their mission. For the fiscal year 2005, HAND will assist the Bloomington Housing Authority in updating their public housing units by providing funds to install air conditioning in 50 units. HAND will also assist BHA by providing Tenant-Based Rental Assistance to individuals and families on their waiting list (approximately 30 households will be served). HAND will also provide TBRA to the BHA for individuals who have lost their Section 8 assistance because of a lengthy stay in the Hospital or other medical rehab facility.

The Bloomington Housing Authority has achieved the rating of “standard performer” and will obtain a “high performer” within this fiscal year. HAND has a close relationship with BHA and HAND’s executive director or her designee attends the BHA board meetings. Joint projects to promote affordable housing or improved environmental conditions for low-income individuals and families are completed regularly.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 1 Action Plan Barriers to Affordable Housing response:

Many of the barriers to affordable housing are beyond the control of the City of Bloomington. Indiana University's main campus is in Bloomington and the students drive the cost of housing. Student housing is a lucrative business for many real estate investors and the cost of housing and construction is higher in Bloomington than other cities around the State. In order to reduce the affect this cost barriers has on affordable housing, HAND offers subsidies for affordable housing projects and, if the applicant is a non-profit, affordable construction loans. HAND also purchases lots for affordable housing development.

Other barriers to affordable housing include environmental concerns on affordable vacant land within the City limits. As outlined in the Consolidated Plan, HAND applied for and received a planning grant from the Indiana Housing Finance Authority to do a planning study for the Upper West Side area of the city. This planning study includes investigating and, possibly, remediation, for these properties. HAND works very closely with the Planning Department to promote affordable housing within the zoning ordinance. This includes higher density for affordable housing units, subdividing corner lots to increase number of units allowed, and jointly managing the neighborhood planning process.

HOME/American Dream Down Payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.245 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving that targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.

- d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down Payment Initiative (ADDI) funds, please complete the following narratives:
- a. Describe the planned use of ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be take to ensure the suitability of families receive ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 1 Action Plan HOME/ADDI response:

The City of Bloomington Housing and Neighborhood Development Department will not be receiving ADDI fund for fiscal year 2005, nor does HAND refinance existing debt. HAND assistance, as outlined in the Consolidated Plan, includes:

- CHDO subsidy for the creation or rehabilitation of housing units to be sold to low to moderate-income home buyers.
- Non-interest bearing construction loans to non-profits creating or rehabilitating housing units to be sold to low to moderate-income home buyers.
- Direct and deferred loans to existing low to moderate-income homeowners for rehabilitation of their homes.
- Forgivable loans for the down payment and closing cost assistance and rehabilitation of homes for low to moderate-income individuals and families purchasing homes.
- Forgivable loans for down payment and closing cost assistance to low to moderate income individuals and families purchasing homes.

All of the assistance that HAND provides is secured by a mortgage and promissory note, and/or Covenants for Deed Restrictions. Each security document outlines the requirements for receiving said funds and the penalties for not adhering to the requirements.

Homeless

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds – Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness – In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness – The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 1012. Again, please identify barriers to achieving this.
4. Homeless Prevention – The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy – Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 1 Action Plan Special Needs Response:

Below are listed agencies that were either allocated funds for this fiscal year or expect to be allocated funds for this fiscal year:

Funds	Agency
Continuum of Care (McKinney)	<ul style="list-style-type: none"> ○ Center for Behavioral Health ○ Middle Way House ○ Amethyst House
Emergency Shelter Grant (State funding)	<ul style="list-style-type: none"> ○ Martha's House
HOPWA (State funding)	<ul style="list-style-type: none"> ○ Positive Link (Bloomington Hospital)
PATH Funds (Dept. of Mental Health)	<ul style="list-style-type: none"> ○ Center for Behavioral Health
Community Development Block Grant	<ul style="list-style-type: none"> ○ Community Kitchen (operating) ○ Hoosier Hills Food Bank (operating) ○ Martha's House (operating) ○ Middle Way House (operating) ○ Mother Hubbard's Cupboard

	(operating) <ul style="list-style-type: none">○ Center for Behavioral Health (physical improvement)○ Middle Way House (physical improvement)
Jack Hopkins Council Social Service Grant (City General Fund)	○ Undetermined at this time. Allocations to be made in April, 2005.
County Commissioner's Social Service Grant (County General Fund)	○ Undetermined at this time. Allocations to be made in the Fall, 2005.

The City of Bloomington allocates the full 15% allowable by Community Development Block Grant (CDBG) regulations to social service programming. The Citizen Advisory Council, which makes allocation recommendations for CDBG, has designated at least 50% of the funds to be used for emergency services. Emergency services are defined as shelter and food. For fiscal year 2005, 65.9% of the funds were allocated to emergency services.

HAND provides both funding and services to help individuals and families experiencing homelessness. As outlined above, CDBG funds are primarily used to help meet basic needs. The City also has general fund dollars that are allocated under the Jack Hopkins Council Social Services Grant program. The 2005 allocations have not yet been made, however, under the 2004 allocations, 52.8% of the \$110,000 allocated went to services/programs that either directly benefited individuals/families experiencing homelessness or helped individuals/families maintain their self sufficiency as to not become homeless.

The Housing Network is the Bloomington community's committee that is working to help those who are chronically homeless. This committee, which is explained in detail in the Consolidated Plan, meets monthly to work on providing services, filling service gaps without overlap, and setting goals for the assistance of this population. A HAND staff member attends all of the meetings to offer appropriate assistance where possible. The strategies as outlined by the Continuum of Care include:

- Intensive case management specific to individual needs to overcome chronic homelessness;
- Intensive intervention through supportive services for individuals and families to prevent chronic homelessness from occurring;
- Requiring persons in emergency shelter, transitional or permanent supportive housing to receive case management services; and
- Provide supportive services that include basic need support, partial hospitalization programs 7 days per week, walk-in emergency services, psychiatry and medication management, life skills training, and case management.

Obstacles to ending chronic homelessness include:

- Low wages – minimum wage is not enough for an individual working full-time to afford housing;
- Cost of housing – housing affordability continues to be a problem for extremely low and low-income individuals and families;
- Decreases in funding for social service programs that work to combat chronic homelessness. These budget cuts exacerbate the socioeconomic situation for persons with disabilities, families living in poverty, and special populations such as the elderly, veterans, and victims of domestic violence;
- Decreases in funding for programs that shelter homeless individuals and families. A previous homeless shelter was forced to close its doors due to financial pressures;
- Lack of access to education and/or training opportunities;
- Policy changes such as welfare reform, PHA cuts, loss of childcare subsidy funds, VA benefit cuts, changes in TANF benefits all make homelessness and chronic homelessness more frequent; and
- Cost of prescription drugs – pharmaceutical costs and the lack of health care coverage make it difficult for individuals to remain on medications for serious mental health and physical conditions; consequently some individuals stop taking their medications, decompensate, and become homeless again.

The City of Bloomington supports programs and services to prevent homelessness as well. The City, through its CDBG Social Service and Jack Hopkins Council Social Service grant dollars provides direct support for services that help families maintain their self-sufficiency. These programs include childcare for dependent children which allows the parents to work. Recently, through Jack Hopkins funding, the Boys & Girls Club extended their hours and began providing services on Saturday so that parents who have work later or on weekends would have access to affordable childcare. Funding is allocated to programs who provide food to anyone in need; these include Community Kitchen which offers free hot evening meals and Mother Hubbard's Cupboard which is a local food pantry. HAND also has a comprehensive housing counseling program to help individuals and families with their housing needs. This program offers both pre- and post-purchase counseling, default counseling, rental counseling, homeless counseling, and reverse mortgage counseling.

Currently, the Bloomington community does not have a Discharge Coordination Policy. The Housing Network will be discussing what an appropriate Discharge Coordination Policy should be and how it should be implemented. The Housing Network includes most, if not all, of the social service agencies who would be involved in adhering to said policy.

Community Development

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in Community Development Needs Table (formerly Table 2B), -- i.e., public facilities, public improvement, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expanded economic opportunity, principally for low- and moderate-income persons.

Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 1 Action Plan Community Development response:

A thorough profile of the community is included in the Housing Needs Analysis section of the Consolidated Plan and will not be duplicated here. Many of the same issues that affect housing also affect social services in our community. In order to meet the needs of our community, for the fiscal year 2005, HAND will accomplish the following:

		Priority Need Level	Estimated Served Year 1	Estimated Dollars to Address Year 1
Public Facilities and Improvements				
	03 Public Facilities Improvement	Medium	1 Facility	\$21,000
	03B Handicapped Centers	Medium	2 Facilities	\$135,000
	03C Homeless Facilities	High	0	0
	03F Parks, Recreational Facilities	Medium	1 Facility	\$125,000
	03J Water/Sewer Improvements	High	0	0
	03K Street Improvements	High	0	0
	03L Sidewalks	High	2,000 Linear Feet	\$70,000
Public Services	05 Public Services (General)	High	3,739 People	\$73,528
	05D Youth Services	High	76 People	\$20,750
	05F Substance Abuse Services	High	30 People	\$7,680
	05G Battered and Abused Spouses	High	45 People	\$21,400
	05L Child Care Services	High	32 People	\$20,650
	05M Health Services	High	0	0

HAND's primary goal is to expand personal economic development through the stabilization of an individual or family's housing cost by providing stable, affordable long-term housing. HAND's Home Buyer's Club provides education and assistance to

people interested in buying a home. HAND's assistance programs make those homes affordable. This fiscal year, HAND will develop the following:

		Priority Need Level	Estimated Served Year 1	Estimated Dollars to Address Year 1
	01 Acquisition of Real Property	High	1 Housing unit	\$120,000
	12 Construction of Housing	High	*3 Housing Units	\$309,942
	13 Direct Homeownership Assist.	High		
	14A Rehab; Single – Unit Resident.	High	70 Housing Units	\$500,571
	14B Rehab; Multi-Unit Resident.	Low	1 Housing Units	\$50,000
	16A Residential Historic Preservation	High	Included above	Included above

* HAND is installing infrastructure improvements on 4.5 acres that will be housing in the near future. The number of households assisted with this project is not included in Year 1 numbers.

In addition to the above, HAND will also help provide stable, affordable housing by assisting the Bloomington Housing Authority to modernize its units, and by providing Tenant-Based Rental Assistance to individuals and families on the Bloomington Housing Authority and South Central Community Action Program's Section 8 waiting list, as well as, for transitional housing units for families previously experiencing homelessness available through the Salvation Army.

Antipoverty Strategy (91.215 (h))

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 1 Action Plan Antipoverty Strategy response:

As outlined in the Consolidated Plan 2005-2010, the City of Bloomington's Anti-Poverty Strategy consists of a pattern of coordinated support for families below the poverty level through the homeless, public housing, housing and non housing community development strategies outlined in this document. A significant part of the Anti-Poverty Strategy is to provide access to information and emergency assistance to the most vulnerable elements of the community. Employment, health, legal, substance abuse, youth and housing counseling are available from a diverse group of agencies and programs. A comprehensive network of referrals places clients in the programs most closely aligned with their needs. The safety net is most apparent in the number of individuals offering Self-Sufficiency Programs through case management, formal education and life-skills education:

Amethyst House
Center for Behavioral Health
Habitat for Humanity
HAND
Housing Solutions
Indiana Legal Services
Middle Way House
South Central Community Action

An integral part of the city's Anti-Poverty Strategy is leveraging funds for programming through other organizations. The Housing Network has primary responsibility for gathering data for the Continuum of Care applications. As such, it is an essential part of the development of new programs and facilities to address poverty issues. It annually reassesses those needs and identifies new programming to be funded. As a result of this work, the youth agency, Stepping Stones, received funds to establish a six unit transitional youth facility. The Housing Network identified the need for a residential mentoring program for "runaway" or "throwaway" teens who are struggling to survive having no resources to attain independence. This program is strength-based rather than punitive. Its intention is to provide life skills training in order to create self sufficient adults. In this way the most vulnerable of the economically disadvantaged population are given an opportunity to succeed as adults.

Another key component of the Anti-Poverty Strategy is cooperation with economic development initiatives by others. Economic development aspects of the strategy are coordinated through the BUEA, BEDC, and other groups who can leverage additional funds targeted to those at or below the poverty level in our community. Critical to this strategy is support for disadvantaged school districts and vocational schools, which are currently assisted by scholarship and grant programs through the BUEA. Economic Development is well served by obtaining a skilled and more literate work force. This is a key component in the city's plan for all its citizens to earn a living wage.

Non-Homeless Special Needs Housing

Non-Homeless Special Needs (91.220(c) and (e))

1. Describe the priorities and specified objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

HAND partners with community organizations to provide assistance to citizens with special needs in our community. HAND's objectives to assist the elderly, disabled or those with very low incomes are as follows:

Objective 1: Provide assistance to the elderly or disabled to allow them to remain in their homes.

- A. Provide financial and technical assistance, in partnership with Abilities Unlimited, to make accessibility modifications to the homes of eligible applicants. Both owner-occupied and rental (with permission from owner) are eligible.
- B. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Bloomington Housing Authority, to help individuals released from the Hospital who have lost their Section 8 eligibility.

Objective 2: Provide financial assistance to low-income individuals and families in need of housing.

- A. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Bloomington Housing Authority and the South Central Community Action Program, to help individuals/families who are waiting for rental assistance.
- B. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Salvation Army, to help families who are in transition from homelessness to self-sufficiency.

Objective 3: Provide financial assistance for the creation of handicapped accessible housing.

- A. Provide subsidy to for-profit and non-profit developers to create affordable rental units that are handicapped accessible.
- B. Provide subsidy for for-profit and non-profit developers to create affordable owner-occupied units that are handicapped accessible.

Objective 4: Provide financial assistance to organizations that serve special needs groups.

- A. Provide financial assistance to organizations to make modifications to their facilities to make them handicapped accessible.
- B. Provide technical assistance to organizations that serve special needs groups on how to make accessibility modifications.
- C. Provide financial assistance for operations to organizations that serve special needs groups that include abused spouses, homeless persons, or individuals suffering from substance abuse.

Objective 5: Provide financial and technical assistance to provide for handicapped accessible infrastructure.

- A. Provide financial assistance to create or repair sidewalks that meet ADA requirements.

- B. Provide technical assistance to developers and other City departments on creating infrastructure needs, such as sidewalks and curb cuts, that meet ADA requirements.

Housing Opportunities for People with AIDS

1. Provide a brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/type of housing activities to be done during the next year.
2. Report on the actions taken during the year that address the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on the accomplishments under the annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing need consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvements.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 1 Action Plan HOPWA response:

The City of Bloomington does not directly receive HOPWA funds for use in its community. Positive Link, a program run through the Bloomington Hospital Community Services division, receives HOPWA funds from the State for use in its region. Its region

includes Monroe (Bloomington), Bartholomew, Brown, Greene, Lawrence and Owen Counties. In fiscal year 04-05, HOPWA funds were allocated as follows:

Activity	HOPWA Funds	% of Total
Short-term rental, mortgage, and/or utility	\$25,000	45%
Long-term rental assistance	\$19,000	35%
Supportive Services	\$11,062	20%

In 2004, the HAND Department provided assistance to Positive Link for an additional state HOPWA grant to do a market and feasibility study regarding housing needs for people with HIV/AIDS in their service district. The results of that study are not known at this time.